

### John King Senior Community Nears Completion



Workers continued in March to to put finishing touches both on the landscaping and interior of the new John King Senior Community on Raymond Avenue, soon to be occupied by its first residents.

### Community Boards Helps Neighbors with Conflict Resolution

Community Boards is a neighborhood based conflict resolution program that trains members of the community in effective communication, mediation, problem-solving and other related skills. With staff support, these volunteers offer their neighborhoods an effective and fair forum to resolve a wide variety of disputes and problems, at no cost.

Since the Program's inception in 1976, thousands of San Franciscans have resolved their conflicts through voluntary agreements reached at Community Boards. Disputes include: harassment, vandalism, noise, money issues, property damage, landlord-tenant concerns, threats, family matters,

#### Muni Opens Light Rail Outreach Office

San Francisco Municipal Railway (Muni) recently opened a temporary location for a community relations and outreach field office at 1676-78 Newcomb Ave. in the Bayview district to provide information and materials for the Third Street Light Rail Project. Office hours are: Monday from 8 a.m. to 12 noon; Tuesday and Wednesday from 8 a.m. to 5 p.m.; and Thursday from 2 to 6 p.m. Plans call for a permanent office to open at a later date on Third Street. Further information is available on the Third Street Hotline at: (415) 703-6655.

fights, organizational interests and between individuals and agencies/ institutions and between organization and other groups.

Community Boards believes that the community is where the responsibility for problem solving and conflict resolution should first fall, where the most effective prevention work can be done and where meaningful lessons about conflict and its impact on friends, neighbors and community can best be learned. Clients are referred by the police, juvenile probation, judges, small claims court advisors, elected officials, attorneys the Department of Human Services and other Public, community organizations, neighborhood groups, and private agencies.

In addition to the resolution of specific disputes, Community Boards work has

#### Northern California Gas Prices Continue to Soar

The annual switch to a cleaner burning summer fuel blend is helping push California gas prices strongly upward, AAA of Northern California reported in March.

"This spike is not surprising," said AAA spokesman Atle Erlingsson. "Every year at this time, the refineries switch production methods to produce a cleaner burning fuel for the summer. Making the switch temporarily reduces

a strong neighborhood building aspect and responds to people's interest in performing significant civic work in their neighborhoods.

Over the years, hundreds of San Francisco residents have been trained in the Community Boards process to serve as volunteer mediators. Community Boards seeks to build self-reliant neighborhood forums for communication and problem-solving, drawing on the service and commitment of San Francisco residents. There are presently more than 200 active volunteer mediators.

If you are involved in a dispute and feel that Community Boards might be of help, call Joseph at 920-3820 ext. 101. If you are interested in participating in a volunteer mediation training, call Donna at 920-3820 ext. 102.

the statewide supply which affects prices."

"As we look down the road, the price of crude oil will play a big role in the direction gas prices take," said Erlingsson.

Crude oil futures have increased on recent speculation of possible military conflict with Iraq, an OPEC nation. The U.S. Department of Energy estimates crude oil accounts for 36 percent of retail gas prices.

### Beacon Center Programs Contributing To Higher Test Scores for Students

Beacon Centers, which provide a support programs such as those variety of youth development programs provided by the Beacons play in our at eight schools in the San Francisco public schools. Beacon Center Unified School District, are helping programs also encourage other students significantly improve their productive uses of time: middle school test scores and have been particularly students who attend the Beacon effective at attracting students who are Centers spend more time each week at high risk of academic failure. engaged in learning and recreational

Students who spent more than 30 activities such as tutoring, art, music days per year in academic tutoring and and drama than youth who attend the enrichment programs offered through host schools but not the Centers. Beacon Centers during the 2000-2001 According to the evaluation authors, school year showed a significant "The Beacon Centers appear to excel improvement in their SAT-9 math and in the variety and choice they offer reading scores, district data shows. youth," three-quarters of youth

This positive news confirms the surveyed said there are many programs findings of a four-year, independent to choose from. evaluation of the Beacon Initiative. Among the other Beacon Center which began in 1996 According to accomplishments: the study authors, the Beacon "More than half of the youth at Initiative has surpassed attendance Beacon Centers are voluntarily goals for both youth and adult family participating in educational enrichment members, while programs for middle activities designed to promote school school students have attracted success, such as homework help, book proportionately more students who clubs, and tutoring and reading are struggling academically than programs.

attending the host schools. The eight "Middle school Beacon participants Beacon Centers combined currently spend about 2.5 hours more per week serve almost 8,000 youth and adult doing art, music, dance, drama, and family members each year. tutoring than youth who attend the

"These findings demonstrate the schools but not the Centers. ability of the Beacon Centers to reach "Youth at Beacon Centers report out to those students who are most in significantly greater opportunities to need of academic support," said Dr. assume leadership roles than do youth Arlene Ackerman, superintendent of who don't attend the Centers. Center the San Francisco Unified School programs such as Student Leaders District. "They are also an important Against Sexual Harassment and Change part of our commitment to educational Makers are geared toward developing equity. The work of the Beacon leadership skills.

Centers is an example of community "Almost 90 percent of participating involvement which is vital to our middle school students say the Beacon academic plan, *Excellence for All*." Centers are safe havens for them. Each

The evaluation results mirror the Center has an adult safety team and a findings of a recent, major evaluation case manager who focuses on the of California's After School Learning needs of highest-risk youth through a and Safe Partnerships Program, partnership with the Juvenile Probation conducted by UC Irvine. That Department.

evaluation showed that the most "The Beacon Centers attract an academically at-risk students made ethnically diverse group of youth to large improvements in educational their programs. Boys and girls achievement and projected substantial participate in roughly equal numbers. cost savings for the California "Beacon Center staff members Department of Education as a result, reflect the ethnic diversity of the

The Beacon Centers located in surrounding neighborhoods and schools in Visitacion Valley, Bayview programs are advertised in a variety of Hunters Point, Chinatown, the languages, including Chinese, Russian, Excelsior, the Mission, the Richmond, Tagalog, and Spanish.

the Sunset, and the Western Addition The Beacon Initiative also – provide an oasis for students in successfully leverages new resources neighborhood where many don't feel for host schools. Through a partnership safe. The evaluators reported that with PowerUP and Salesforce.com almost 90 percent of middle-school Foundation, the Beacon Initiative youth attending the Beacon Centers provided host schools with 12 agree that they are safe places to be networked. Internet-accessible after school computer learning centers with more

"I am thrilled that the Beacon than 270 new computers. The computer Initiative is meeting its objectives and learning centers are available to all creating such positive results for San students during the school day, in Francisco's young people," said San addition to Beacon participants during Francisco Mayo Willie Brown. "The out-of-school-time hours.

initiative has tapped into the full "The Beacon Center has made a potential of our youth and our schools, huge difference at our school," said and it deserves our continued support." James Dierke, principal of Visitacion

The study's authors, Karen Walker Valley Middle School. "It shows that and Amy Arbretton of Public/Private when you give students access to great Ventures (P/PV) of Philadelphia, programs in a safe place, they will take surveyed students, evaluated site data, advantage of them and the benefits are and conducted site visits at the Beacon enormous. It also shows how schools Centers from 1998 to 2002. and community agencies can work

The evaluation findings underscore together to create a great learning the essential role that academic environment for students."

### Relocation Work for Third Street Light Rail



PG&E crews began moving materials and heavy equipment onto Bayshore Boulevard adjacent to the Hester Avenue loop to begin relocation of lines in preparation for future construction of the Third Street Light Rail line.



## Grapevine Mailbox

### Saving Money on Your Water and Energy Bills

Dear Readers:

Thousands of families have found out that by partaking in a free water and energy conservation walk-through they have been able to find ways to reduce their water and energy bill.

During a conservation walk-through, a conservation inspector will go through your home or apartment building with you and help you find hidden leaks and other ways to reduce a water bill though simple and inexpensive repairs. We will also show you simple ways to reduce your energy bill and give you an energy-efficient compact fluorescent lightbulb.

Most customers find they save 20 to 30 percent off their water bill just by doing the simple things found during their free water conservation inspection.

Appointment times are available Monday through Friday during the morning (appointment times are set for two hour windows 9:30 to 11 a.m. or 10 a.m. to 12 noon) and in the afternoon (appointment times are set for two hour windows for either 1 to 3 p.m. or between 2 and 4 p.m.).

Give us a call at 923-2571. We look forward to helping you reduce your water and energy bills.

S.F. Public Utilities Commission

### Does American Steel Still Matter?

by Pat Choate

America is the world's largest steel consumer. And its demand for steel continues to grow. Last year, for instance, the United States used 39 percent more steel than it did in 1980 and 85 percent more than in 1960.

Experts predict America's demand for steel will remain vigorous well into the future. Cars, trucks, buildings, rails, highways, appliances, ships, tanks and guns, among other goods, all depend on steel.

After years of massive investment, technological improvements, and reductions in its work-force, America's steel producers are the most advanced and the most productive in the world.

Yet, 25 American steel producers are now in bankruptcy.

For many Americans, it is difficult to understand how these bankruptcies could be happening at a time of a high and growing domestic demand and a productive domestic industry.

The answer is massive global overcapacity and equally massive foreign subsidies. Most of the steel imported into America today is selling below its cost of production—often far below.

### Five Strategies for Surviving a Job Layoff

by Melanie J. Mavrides

Even if you knew it was coming, receiving a pink slip is still hard to take. Would you feel like crawling under a rock? Experience intense anger? Or, feel blessed? Chances are you'd have mixed emotions.

Helene Robertson, a Seattle, WA-based financial advisor, notes, "After the initial shock wore off, you would need to right yourself financially and emotionally."

Robertson suggests considering the following five strategies to cope:

1. Get your financial house in order. Figure out your monthly expenses and how you're going to cover them for the next six to 12 months. Most people don't think of building a rainy-day fund until they need one. You may want to consider having three to six months saved to pay your bills if a layoff or some other emergency strikes.

Other ideas include collecting unemployment, tapping into a money-market brokerage account, and considering a home equity loan.

Using credit cards may be tempting

### Methods of Promoting Economic Literacy

by Erven A. Samsel, Senior Vice President, American Express

Economic literacy, for too long relegated to the bottom of educators' and government officials' wish lists, is coming out of the shadows and winning recognition as a prerequisite to realizing national and individual financial goals. Scores of organizations—including the National Council on Economic Education, Foundation for Economic Education, National Endowment for Economic Education, Center for Economic Education—are vigorously churning out educational materials. We see major opportunities for business to help bring millions of previously excluded individuals and families into the American mainstream.

Chief among the ingredients warranting optimism is the growing awareness of the problem. Economic illiteracy negatively affects productivity and standards of living. It leaves too many people ill-prepared to grow their assets, and it virtually ensures there will always be individuals with financial problems.

Second, goals are being set. The economic literacy movement is targeting an educational mindset that has, up to now, tolerated the fact that only 14 states require high school students to take an economics course in order to graduate. Also being targeted are adults who missed economics in high school but who still can be reached via continuing and/or employee education programs.

Third, technology brings invaluable

information to people through the pressing of computer keys—and allows Nobel laureates to address thousands simultaneously. If it's this easy to share information, how can we, as a nation, fail to do so?

And fourth, there are the countless financial planning examples that turned middle-income savings and investments into six- and seven-figure portfolios over time. The major difference between these families and those with similar incomes is they have a financial plan. To fill the need, corporations throughout the country are promoting financial literacy programs—especially as an economic development tool.

The American Express Foundation's Economic Independence Fund, piloted in 2000 and expanded to \$500,000 in 2001, is taking an innovative direction in economic literacy education by supporting the delivery of financial literacy education to under-served segments of society, including newly employed people, young workers, individuals moving from welfare to work, immigrants and refugees.

Projects supported through the Economic Independence Fund range from initiatives created to assist low-income women in starting small businesses, to the translation of financial education curriculum into Hmong, Russian and Spanish.

As the concept for the Fund was developed, American Express became aware of the abundance of personal financial literacy curriculum material and the lack of a central repository, or even public listing of what's available. To meet this need, American Express provided funding for the National Endowment For Financial Education to develop a clearinghouse for financial literacy programs and curricula. The clearinghouse includes more than 90 resources that provide education in the fundamentals of business, economics, the importance of savings, the basics of personal financial management, and related consumer issues. The clearinghouse is available at [www.necf.org](http://www.necf.org).

Resistance to educational reform, language difficulties for newcomers to the United States, the absence of computers in every home or classroom in certain neighborhoods, and competing demands for funding preclude major overnight changes. But the motivation to take positive steps for economic literacy is in place. So are the necessary tools. These ingredients will add up to a more sophisticated consumer public.

NAPS

### Improving Your Mood and Mobility

by Dr. Luke Bucci

A healthy dose of information on flexibility and joint health may assist people in making choices to improve mobility and support an active lifestyle.

Q: Dr. Luke, what is joint stiffness all about?

A: The main difference between the disease osteoarthritis and simple joint discomfort is the regularity and severity of the pain. If you experience stiffness, discomfort or swelling in your joints on a daily basis, you may have osteoarthritis and should see a doctor.

Q: I suffer from joint stiffness. As a result, I often can't perform my daily activities and begin to feel down. Is there a connection between my mood and my physical condition?

A: The condition you describe is not uncommon. There are more than 20 million Americans who suffer from joint discomfort. Those who have poor joint health often feel glum and suffer emotionally because everyday tasks become difficult.

Q: What can I do to care for my joints and boost my mood?

A: SAM (S-adenosyl-L-methionine), a compound that is naturally produced in the human body for proper brain and cell function, promotes emotional well-being and also supports the health of your joints. This natural supplement has been popular in Europe since the 1970s and has been studied extensively in clinical trials. Another promising joint care supplement is glucosamine, a natural substance produced by the body. Scientific studies indicate that glucosamine plays an important role in the production and maintenance of cartilage. Nutritional supplements such as Move Free Plus SAM combine glucosamine and SAM into a formula that can support both joint health and a positive mood.

The above answers to frequently asked questions are given by Dr. Luke Bucci, PhD, author of the first book on glucosamine and joint health published in the United States, titled *Pain Free: The Definitive Guide to Healing Arthritis, Low-Back Pain, and Sports Injury Through Nutrition and Supplements*.

Nutritional supplements combining glucosamine and SAM may help millions of Americans who want to improve their mood, mobility and joint health.

NAPS

### Ingleside Station Report

by Captain Kevin Dillon

Greetings from Ingleside Station. My name is Kevin Dillon and I am the Captain at Ingleside Station as of January of this year. Marsha Ashe has moved over to Richmond Station and will certainly be missed.

As a rookie officer in 1976, I was assigned to the radio car in the Visitacion Valley, Sunnydale, Crocker Amazon and McLaren Park areas. Although things now look a little different than they did in 1976, I am happy to be back in the area where I started my career.

I worked previously as the Captain of Central Station in North Beach and as the Captain of Investigations at the Hall of Justice. I believe strongly in community policing and I know from experience that the police department cannot solve crime issues without the help and support of the community. For that reason I will be at as many community meetings as possible so I can hear directly from the community what you need from your police department.

We are working with several groups in the Visitacion Valley community to duplicate the monthly police meetings held at Ingleside Station. I would like to hold a "duplicate" meeting somewhere in Visitacion Valley on a monthly basis if there is interest. It has been suggested that we might move the meeting site to different locations each month within the Valley. As soon as we resolve some issues we will let you know.

The second issue that I would like to talk about is a beat officer for Leland Avenue and Visitacion Valley. I walked a footbeat in the Tenderloin for 10 years and I know how important it is to the community to see officers walking in the business districts. With the new seniority sign-up finished we now have beat officers walking every day throughout the Ingleside Police District. Officer Dominic Yin is now walking the Leland Avenue beat. Dominic is bilingual and has experience walking the beat in the past. Prior to this assignment he was training new officers at Ingleside Station. His first day on the beat he arrested a sex offender on Leland Avenue.

Until we get meetings going in the Valley you are welcome to attend our meeting at Ingleside Station, 7 p.m. on the third Tuesday of the month in our community room. I look forward to meeting with all of you in the future.

### SLUG Composting and Organic Gardening Classes in April

\**Spring Composting*: Saturday, Apr. 6, 10 a.m. - 12 noon. Come to SLUG's beautiful demonstration garden and learn the techniques of composting and how to use it for growing healthy plants and hardy fruits and vegetables. Workshop participants will receive a voucher for \$10 off a worm or basic compost bin, which will be available at the workshop. Garden for the Environment, 7th Ave. at Lawton St. Free! Call (415) 285-7584 to register.

\**Sustainable Landscape Installation Workday*: Saturday, Apr. 6, 10 a.m. - 4 p.m. Join SLUG's Resource Efficient Gardening and Landscaping Program for this final workday where we will install a sustainable landscape at the Garden for the Environment on 7th Ave. at Lawton St. Drop in or plan to stay all day and learn about native plants, irrigation, and sheet mulching. Bring a potluck dish to share and your own plate and utensils. Free!

\**Hardscaping Your Garden with Recycled Materials*: Saturday, Apr. 13, 10 a.m. - 1 p.m. Join Building Resources and SLUG for this workshop on techniques for building garden pathways, beds and containers using all recycled materials. Workshop participants will receive a voucher for \$10 off a worm or basic compost bin. Garden for the Environment, 7th Ave. at Lawton St., Free! Call (415) 285-7584 to pre-register. Pre-registration required.

\**Gardening in Schools*: Saturday, Apr. 13, 10 a.m. - 12 noon. A model school and community garden, the Daniel E. Koshland Community Learning Garden will be hosting a family day in the garden. Learn how to incorporate children into your

gardening activities at home. We will discuss fun learning experiences for children and ways to keep them engaged in the garden. \$10 SLUG members, \$15 non-members. Kids are free! To register, call SLUG's Education Department, (415) 285-7584.

\**Container Gardening*: Saturday, Apr. 20, 12 noon - 2 p.m. Ideal for the urban gardener, learn what plants do best in containers—you'll be amazed at the beauty and bounty you can get from container gardening. Come to the San Francisco Tool Lending Center, 2713 San Bruno Ave. at Bacon St. Free! Call the Tool Lending Library at (415) 467-TOOL (8665) to pre-register. Pre-registration required.

\**Bargain Compost Bin Sale*: Saturday, Apr. 27, 9 a.m. - 3 p.m. SLUG is having their spring compost bin sale.

Choose a home composter for \$19.50 or a wriggly wranch worm bin for only \$24.50! Attend a mini-composting workshop with SLUG's Compost Educators or take a tour

of St. Mary's Urban Youth Farm. This event is sponsored by the San Francisco Recycling Program. St. Mary's Urban Youth Farm, Alameda Blvd. at Ellsworth St. For more information, call SLUG's Education Department at (415) 285-7584.

\**Learn to Use a Wiggly Wranch or Home Composter*: Sunday, Apr. 28, 10 a.m. - 12 noon. Come join a certified Compost Educator and learn some helpful hints on worm and basic composting at our post compost bin sale workshop. Workshop participants receive a voucher for \$10 off a worm or basic compost bin. Garden for the Environment, 7th Ave. at Lawton St. Free!

### ST. JAMES PRESBYTERIAN CHURCH

240 Leland Ave., San Francisco, CA 94134  
The Rev. Dr. Jerry O. Resus, Minister

Church School Classes: 9:15 a.m.  
Sunday Worship Service: 10:30 a.m.  
Wednesday Bible Study: 11:00 a.m.  
Friday Bible Fellowship: 7:30 p.m.  
Saturday Choir Rehearsal: 10:00 a.m.

You are cordially welcome to join us for study, worship, fellowship and service. We seek to teach the Bible and to lift up Jesus Christ so He can draw all persons to Himself.

Come to Church This Week

## GRAPEVINE VISITACION VALLEY

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## Murder Verdict in Domestic Violence Case

A San Francisco jury convicted Marcelo Sarmiento, 48, of second-degree murder on Feb. 25 in the stabbing death of Violet Ramos, the mother of his child. The slaying occurred Oct. 29, 1999 at their Mission Street residence. Ramos was stabbed six times while their 15-year-old son tried desperately to save her.

At the trial, neighbors testified that they heard screaming and saw a struggle between the father and son, and heard the son repeating, "Why'd you do it?" The teenager testified that Sarmiento, wielding a large kitchen knife, had chased Ramos, who fled the son's bedroom. Sarmiento broke through the door and repeatedly stabbed her. She died from puncture wounds to her left lung and heart by the time paramedics arrived.

After killing Ramos, Sarmiento stabbed himself in an apparent suicide attempt. He was hospitalized for several weeks, then held in San Francisco County Jail awaiting trial. He was represented by Deputy Public Defender Stephen Rosen, who argued that Sarmiento suffered from a "jealous delusional disorder."

Evidence presented by Assistant District Attorney Rebecca Reed showed that Sarmiento was a heavy user of cocaine and alcohol.

## Mother, Son Charged With Theft of School District Funds

District Attorney Terence Hallinan announced Mar. 7 that two employees of the San Francisco Unified School District surrendered to SFDA investigators on warrants charging them with theft of public funds.

According to declarations filed in support of the warrants, Shirley Lee, 53, and her son Dustin Lee, 26, both worked for the school district. Between January 1998 and March 2000, Shirley Lee, who worked in the payroll office, manipulated computer and payroll records to increase the amount of pay for her son Dustin, a teacher's aide.

The matter was referred to the district attorney's Special Prosecutions Division by the school district and the city attorney after irregularities in Dustin's paychecks were discovered by other members of the SFUSD payroll staff. The total loss to the school district is estimated to be \$16,000.

If convicted, both defendants could face up to four years in prison.

## Landlord Charged with Violating Rent Control

A landlord charged with illegally raising the rent on a Marina District apartment turned himself in Mar. 11 in response to an arrest warrant obtained by San Francisco District Attorney Hallinan.

Dan Strambi, 33, purchased a four-unit apartment building at 15 Rico Way in the Marina District in March of 1999, according to documents filed in San Francisco Superior Court. In April 1999, Strambi served an eviction notice on one of the tenants, claiming that he was going to move his sister into the unit. The evicted tenant was paying \$650 per month for a one-bedroom apartment and parking space. The evicted tenant was catastrophically ill and received the eviction notice a few weeks before she would have qualified for a moratorium on the eviction of catastrophically ill tenants.

In March of 2001, Strambi rented the unit to a new tenant, charging her \$2,700 per month. As a result of the illegal rent increase, Strambi has collected more than \$25,000 above what he was entitled to under the Rent Ordinance.

The offense is a misdemeanor and carries a maximum punishment of six months in the county jail, a fine of \$2,000, or both. The District Attorney's Office will seek restitution for the excessive rent paid by the tenant.

District Attorney Hallinan praised SFDA Investigator John Dobson for his work on the case.

"The vast majority of San Francisco landlords abide by the law," Hallinan commented. "But I encourage tenants who question the legality of rent increases to contact the Rent Board or this office."

## Price Not Always the First Issue When it Come to Choosing Insurance

by Richard Berman

If you need a plumber, an electrician, or someone to paint your house, what is the first thing you do?

If you don't personally know any of these specialists, chances are you will ask someone you trust for a recommendation. But when it comes to insurance, that may not be as simple as it seems. Your neighbor, Joe, might think he is happy with his insurance, but actually know very little about what's really in his policy or how his company will respond in an emergency.

Or you may decide to shop solely on price, figuring all insurance is the same. The problem with this approach is that you may not know if you made a bad decision until you really need your insurance company to stand behind you. The practical solution, of course, is to get references for insurance coverage as you would for any other service or investment.

If reliable personal references are not available, why not check credible published references available in the library or on the Internet? For example, check to see which is the highest rated company in consumer magazines, such as Consumer Reports...and which companies have won major industry awards such as the J.D. Power Award for Highest Customer Satisfaction ([www.jdpower.com](http://www.jdpower.com)).

Once you have narrowed your decision, insurance experts say there are many other factors you should take into account.

1. Does the company offer you the most appropriate insurance... or the most expensive version?

## Some Car Maintenance Tips from the Pros

With the onset of warmer weather, the open road calls to many auto enthusiasts. But keep in mind rain, snow, sludge and road salt may have taken their toll on your car or truck during the winter.

Before getting behind the wheel, drivers may need to give their vehicles a spring cleaning. Simple preventive and corrective measures, combined with regular tune-ups and oil changes, can keep your vehicle in optimum condition-allowing you to rest easy during your daily commute or warm-weather driving adventure.

WD-40, the Multi-Purpose Problem Solver of NASCAR, can help you maintain and clean your car.

Use WD-40 to:

\*Restore luster to your automobile's exterior by removing road salt, tar, tree sap or other debris without harming the finish

\*Prevent corrosion on the vehicle's undercarriage and wheel wells

\*Penetrate stubborn lug nuts, bolts and hinges

\*Clean dead bugs and road grime off the front grill and bumper

\*Lubricate sunroof cranks and window rollers, as well as convertible tops and hinges

\*Displace moisture on electrical components

\*Remove bumper stickers with ease

2. What is the company's policyholder retention rate? The good companies will tell you. It's obviously a good sign if people keep renewing their policies. Some industry-leading companies, like Amica Insurance (Lincoln, Rhode Island), have a retention rate as high as 95 percent.

3. Who owns the company? A mutual insurance company, for example, is owned by its policyholders...not by stockholders. The incentive then, is to please the policyholder every time.

4. Does the company help you "manage" an emergency? Your insurance company may provide needed funds, but do they go the extra mile for you in an emergency situation? That might mean expediting funds, recommending reliable contractors, and so on. Quality service should be a part of the approach you expect.

5. If an insurance company is rigorous in questioning you as a prospective policyholder, that's a good sign. Being thorough helps you to understand your risks and how best to cover them, so when it comes time to make a claim, you'll be covered.

6. How knowledgeable is the agent on the phone? If the first company representative you encounter can't answer your questions, imagine how difficult it will be to collect on a claim.

7. What is the ratio of employees to claims? An insurance company that cares about its policyholders will have hired enough efficient representatives to answer your calls promptly. If you are left listening to a recording at great length-obviously that's a bad sign.

In short, the choice of an insurance

When you're done working on your car, getting yourself clean doesn't need to be a hassle. Keep a Lava bar or liquid pump in the garage, kitchen, or bathroom for convenient and efficient clean-up.

Lava and WD-40, both products of the WD-40 Company, are officially licensed products of NASCAR. Lava is The Heavy-Duty Hand Cleaner of NASCAR. WD-40 Company also signed an endorsement agreement with Daytona 500 winner Ward Burton, driver of the Caterpillar No. 22 car.

As part of the NASCAR partnership, WD-40 Company announced a consumer sweepstakes. People can enter by mail or on [www.wd40.com](http://www.wd40.com) for the chance to win more than \$10,000 in prizes, including a trip to a NASCAR race and a ride in the pace car, certificates for Richard Petty Driving School, and WD-40 collectable merchandise.

The partnership also gives NASCAR fans a chance to become official WD-40 fans by joining the WD-40 Fan Club, located online at [www.wd40.com](http://www.wd40.com). In addition to information about NASCAR and Ward Burton, they'll also have access to downloadable freebies and helpful tips for using WD-40 at work, in the garage and around the house. NAPS

company comes down to a common sense decision. The bottom line is, do your homework. In the long run, it will more than pay for itself in savings and peace of mind.

*Richard Berman is a writer specializing in insurance issues. He consulted with Amica Insurance (1-800-24-Amica) regarding information and content for this column. NAPS*

## Timely Tips to Help Reduce Your Taxes

For small businesses, tax season need not be a source of stress. The right insight can make this necessary chore easier. The first line of defense during this time of the year is a good accountant. The other is using an accounting software package to make keeping the books as painless as possible.

CPA John McCabe, who recommends and uses Peachtree Accounting software with his clients, offers small businesses some timely tips and helpful insight for the approaching tax season.

Q: Is there a tax break for people who are victims of natural or man-made disasters?

A: Yes. Special rules apply if the losses occur in a location declared a federal disaster area by the President of the United States. In such cases, a business owner can treat the casualty loss as if it occurred the year immediately preceding the tax year in which the disaster actually occurred.

Q: Do I have to pay taxes on money people owe me?

A: Depending on the type of business you have, if a customer or vendor doesn't pay your invoice, you usually can deduct the cost of goods you sell but don't get paid for. However, the IRS expects you to take reasonable steps to collect the debt.

Q: When does a room in your home qualify as a home office?

A: These rules have relaxed somewhat. A home office now qualifies as a principal place of business if you use it regularly and exclusively to conduct business and there is no other fixed location where you conduct substantial administrative and management activities.

Q: Is there accounting software available that can help small businesses maintain their books and stay compliant with the latest tax changes?

A: Depending upon their accounting needs, small businesses can use any of the products from the Peachtree Accounting line and opt in for the Peachtree Payroll Tax Service. The Tax Service provides up-to-date information on changes in federal, state and local payroll tax laws.

Peachtree also offers a new add-on service, Peachtree Web Accounting. Web Accounting works in concert with the Peachtree desktop accounting products to allow a small business' outside accountant or remote employees access to key accounting data through the use of a Web browser. Accountants can assist their clients in maintaining accurate books without ever leaving their offices and help a small business to keep everything up-to-date, making end of the year closing much easier.

For more information on Peachtree products and services, visit [www.peachtree.com](http://www.peachtree.com). NAPS

## Salute to Frozen Food

The innovative thinking of Clarence Birdseye (1886-1956)-known as the father of frozen food-resulted in one of the most significant innovations in the food industry and forever changed the way people prepare and serve meals.

In the early 1920s, Birdseye, then a U.S. government field naturalist, noticed that freshly caught fish froze quickly in Arctic temperatures but tasted fresh when thawed and eaten later. The company carrying his name has led the frozen food industry since 1930 when the first frozen foods were introduced-26 different products, including vegetables, fruits, fish and meats. Today, frozen foods are a \$27 billion industry and Frozen Food Month in March recognizes the industry's accomplishments. Check out these highlights from the history of frozen foods:

March 6, 1930: The frozen food industry is born with the first line of frozen foods at a Springfield, Mass., retailer

1934: Birds Eye introduces an inexpensive freezer display case that is leased to retailers, aiding those that couldn't afford the new appliance during the Depression.

1941-45: A tinplate shortage creates a greater demand for frozen food and large quantities are shipped to military personnel in World War II. Working women demand foods with easy and speedy preparation.

1944: National distribution of frozen food gets easier as the first insulated railroad cars are leased.

1946: The frozen french fry is introduced.

1948-49: The first frozen food ads appear on television.

1949: Frozen pizza arrives along with the first home dishwasher.

1950s: Consumer interest in frozen food brings a multitude of new products including fish sticks, baked stuffed potatoes, onion rings and waffles. Frozen food sales top \$1 billion.

1953: As television enters more American homes, the TV dinner is born.

July 1969: The popularity of frozen food skyrockets. Upon their return from the first moonwalk, the Apollo astronauts eat prepared frozen entrees and side dishes.

1970s: The broad introduction of the microwave oven brings food from the freezer to the dinner table in record time.

1980s: Birds Eye introduces custom cuisine, the first low-calorie line of vegetables and sauces.

1990s: With consumers increasingly on the go, demand for frozen meals increases.

1998: The home meal replacement category hits the freezer case when Chicken Voila!, the first all-in-one complete meal in a bag, is launched.

1999: Total retail sales of frozen foods in the United States reaches a record \$25 billion, according to the American Frozen Food Institute.

2001: Simply Grillin', the first line of perfectly seasoned vegetables that go directly from the freezer to the grill or oven is introduced. NAPS

# Visitacion Valley Community Center Senior Program

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Book Reviews

### Succeeding in Business By Building Relationships

When it comes to creating a successful business, a company's greatest assets may be its relationships.

A network of contacts-or a Relationship Web-may be what it takes to maximize a company's profits, say Tom Richardson and Augusto (Gus) Vidaurreta, authors of *Business Is A Contact Sport* (Macmillan, \$24.95).

"Business is a contact sport, because human contact, connection, and cooperation form the cornerstones of business," said Richardson, who with Vidaurreta left Andersen Consulting in 1988 to form Systems Consulting Group.

That consulting business grew from a \$150 investment to a \$30,000,000 company in seven years. In that period, the company was twice named by Inc. magazine as one of the fastest growing private firms in the nation.

To accomplish this, Richardson and Vidaurreta employed a system called Relationship Asset Management (RAM).

"In our transaction-driven, increasingly virtual world, solid and long-lasting relationships are still fundamental to success," said Vidaurreta. "To gain tremendous competitive advantage, one needs to look no further than the people you already know and work with."

*Business Is A Contact Sport* shows managers and entrepreneurs how to recognize all of their company's relationships as strategic assets-and manage them as such.

"Everything in business is driven by relationships, everything," says Richardson. "Every goal to be gained or risk to be mitigated can be achieved through the proper use of relationships."

Vendors, suppliers, lenders, distributors, charities, universities, the media and the local community are just the tip of the iceberg of rich untapped resources that could become lucrative, mutually fruitful strategic assets.

"Ignoring this opportunity," said Richardson, "is like having a gold mine with rich veins 100 feet deep and only mining the first 10 feet."

### Tackling Common Household Jobs

Doing the simplest of home repairs yourself can be easier with some help from the experts.

Fortunately, many handy tips are found in a free eight-page booklet, *Easy Home Fix-Ups*, from Great Neck Saw Manufacturers, which guides do-it-yourselfers in tackling eight of the most common home repair and home improvement projects.

A guide to becoming your own handyman, the booklet walks you through some of the common yet sometimes baffling home improvement projects, illustrating that home repair can be made simple when you have the right tool for the right job. Highlights include:

- \*General Maintenance and Repair. Over time, all houses need occasional maintenance; gutters, roofs and windows are some of the many exterior wear and tear areas of a home. Replacing a cracked windowpane doesn't have to be an outside job. A hammer, wood, chisel, putty knife, tape measure, screwdriver and a copy of *Easy Home Fix-Ups* can help get the job done.
- \*Carpentry Projects. Putting up a shelf sometimes isn't as easy as it sounds. Whether it's to display collectibles or organize books, leverage and the exact location can make the difference between a decorative accent and a dangerous eyesore. The booklet provides step-by-step instructions for installing a strong, sturdy shelf in less than a half-hour.
- \*Plumbing Projects. These jobs are not as messy as they seem. Just like all the projects in *Easy Home Fix-Ups*, it can be simple, when you have the right tools. An adjustable wrench and a pair of pliers are all you need to repair that toilet that continues to run after flushing.
- \*Electrical Projects. When installing a dimmer switch, mood lighting is all of four steps away. According to the *Easy Home Fix-Ups* booklet, safety is key when working with electrical wiring. Following the booklet's simple guidelines makes working with wires as safe as changing a light bulb.

Look for the free tips booklet at popular home centers and hardware and mass

merchandise stores or call Great Neck Saw Manufacturers toll-free at 800-457-0600 to obtain a free copy.

### Knowing Medication

American doctors write three billion prescriptions every year. Yet most people know little about their prescription medicine.

For example, did you know taking the supplement St. John's Wort and birth control pills can lessen the effectiveness of the birth control?

The 2002 edition of *The Essential Guide To Prescription Drugs 2002: Everything You Need To Know for Safe Drug Use* (Harper Resource, \$54.95) has facts of this type as well as other information on the potentially harmful effects of mixing medicines.

The book focuses on a number of modern issues, including:

- \*Should you get medicine from the Internet?
- \*Why was Cipro (at \$30 a pill) on the Web at all?
- \*What's the difference between an antidepressant and anti-anxiety medicine and who should take them?

The book has been published for nearly twenty-five years. It is written by James J. Rybacki, Pharm. D.

### Investment Advice

How can individual investors prepare for the future? What fundamentals does one need to know to ride out these challenging financial times? These questions are on the minds of many present and would-be investors. Fortunately, answers are available.

There is much more to managing money than playing the markets-and having the right financial strategy is key. The *CNBC Guide to Money and Markets: Everything You Need to Know About Your Finances and Investments* (Wiley, \$16.95), by financial journalist Jeff Wuorio and CNBC, the world's business news leader, is a comprehensive guide that enables readers to develop the right investing strategy for them. A handy resource for novice and seasoned investors alike, it includes vital information on how to:

- \*Set personal goals and develop a personalized investment program;
- \*Determine if stocks, bonds or mutual funds are the right investment for you.

The pages of this accessible, user-friendly guide are filled with easy-to-read charts, tables and graphs. With a glossary of terms and a set of frequently asked questions, this investing tool demystifies complex concepts and

### Ten Ways to Secure the Best Home Equity Loan

A home equity loan can help improve your financial situation by paying down high interest debt, consolidating costly bills or raising needed cash. Before you decide to pursue this option, carefully consider whether a home equity loan is truly a constructive long-term solution. Following is a guide from Lisa Sodeika, consumer lending executive at Household, a leading provider of consumer loan, credit card, auto finance and credit insurance products, to help you determine if a home equity loan is right for you and how to obtain the best financing terms.

1. Consider why you want/need a loan. Is the loan a necessity? Are there ways to finance other than a loan? Review all the options available to you. If you are considering a consolidation loan to pay off high interest rate debts, make sure you are prepared to curtail nonessential spending.
2. Prepare a budget. Prepare a budget to evaluate whether you truly need to borrow. Begin by writing down typical monthly expenses. Are there areas where you can cut back? If so, it's a good idea to reduce spending while you improve your financial situation.
3. Check your credit history for accuracy. Your credit report is the main tool lenders use to determine the level of risk (likelihood that you'll repay your loan) you present and the financial terms that will be applied to your loan. Ensure your credit history is accurate. You can receive your credit information by contacting Equifax, Trans Union or Experian. If you believe your credit history is inaccurate, notify the appropriate reporting agencies in writing so they can correct the information.
4. Build/improve your credit rating. Improve your credit rating by paying your bills on time, making sure you don't max out your line of credit, keeping accurate records of payments and limiting the frequency of cash advances against your

terminology so readers can make informed investment choices.

CNBC Guide to Money and Markets is available at bookstores or direct from the publisher by calling 1-800-225-5945. NAPS

credit cards. Work with your creditors to develop a new payment plan if you fall behind on bills.

5. Do research. Finance companies, banks, adult education centers and local colleges offer classes to help you understand basic financing information. Or log on to Household's consumer Web site, [www.yourcreditcounts.com](http://www.yourcreditcounts.com), or write to Household, Corporate Communications, 2700 Sanders Road, Prospect Heights, IL 60070-2799, for booklets on how to stay loan savvy.
6. Shop around. Discuss your financial needs with at least two lenders in order to understand downpayment costs, interest rates, penalties for paying back the loan early, fees, insurance (life or disability insurance is not required) and other provisions.
7. Don't sign a loan agreement until you understand all provisions. Talk through all the important points of the loan with your lender and read the material before signing. Ask a lot of questions and don't be intimidated by financial language. Most importantly, don't sign an agreement that is beyond your financial means or that contains provisions that you do not understand.
8. Seek advice. In addition to lenders, financial planners and other professionals, talk to your family about what you're doing. Your financial future affects them as well.
9. Know your rights. A variety of laws regulate the lending industry, including the Home Ownership and Equity Protection Act and the Truth In Lending Act. If you feel your lender has treated you unfairly, contact the Better Business Bureau or a government consumer affairs department.
10. Set goals. Establishing long-term financial goals will help you determine how to best borrow money. Outside counsel, such as a financial planner, can help you. Two sources of credit counseling are the National Foundation for Consumer Credit ([www.nfcc.org](http://www.nfcc.org)) and the Association of Independent Consumer Credit Counseling ([www.aiccca.org](http://www.aiccca.org)). NAPS



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**BBQ Pork Sandwich with fries \$3.50**

**BBQ Chicken Sandwich with fries \$2.99**

**Fish Nuggets with fries \$4.75**

**Fish Burger with fries \$3.99**

**Veggie Burger with fries \$4.25**

**Brisket Beef Sandwich with fries \$4.75**

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# SENIOR CENTRAL DISTRICT 7

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(415) 330-1789 (415) 330-8559 - FAX

If you know or need any assistance of the following services: Housing, Transportation, Translation and Form Aid, Food/Nutrition, Mental Health, Elderly Abuse, Disabilities, Legal Aid, In-Home Support Service, Health Services, Hearing, Financial Assistance, Home-Delivered Meals, and Social Services, please call us so we can help you.

Senior Central District #7 has applications for Rebuilding Together (Formerly Christmas in April), as well as Homeowner and Renter Assistance Applications.

Senior Central District #7 is a Volunteer Site. For more information please call (415) 330-1789. We are located at 50 Raymond Ave. between Bayshore Boulevard and Alpha Street.







Visitacion Valley Police Log

\*Feb. 9: 10:45 a.m., 1900 block of Sunnysdale Ave., burglary of apartment house, forcible entry  
\*Feb. 12: 2 p.m., 1400 block of Sunnysdale Ave., burglary of residence, unlawful entry.  
\*Feb. 14: 12 noon, 1300 block of Brussels St., burglary of residence, forcible entry.  
\*Feb. 16: 12:14 a.m., Sunnysdale Ave. & Hahn St., grand theft from locked auto.  
\*Feb. 18: 10 a.m., 1300 block of Sunnysdale Ave., burglary of residence, forcible entry.  
\*Feb. 18: 12:55 p.m., 1500 block of Sunnysdale Ave., burglary, hot prowl, unlawful entry.  
\*Feb. 19: 11:59 a.m., 2500 block of Bayshore Blvd., burglary of store, forcible entry.  
\*Feb. 19: 7:30 p.m., 2500 block of Bayshore Blvd., burglary, store under construction, forcible entry.  
\*Feb. 21: 6:30 p.m., 000 block of Blythdale Ave., burglary of apartment house, forcible entry.  
\*Feb. 22: 3:45 p.m., 700 block of Sunnysdale Ave., burglary, forcible entry.  
\*Feb. 23: 6:29 p.m., 100 block of Britton St., aggravated assault with bodily force.  
\*Feb. 24: 2:51 p.m., 300 block of Blythdale Ave., aggravated assault with gun.  
\*Feb. 25: 8:17 p.m., Visitacion Ave. & Hahn St., aggravated assault of police officer, bodily force.  
\*Feb. 27: 12 noon, 400 block of Sawyer St., grand theft from locked auto.  
\*Feb. 27: 11:25 p.m., 100 block of Hahn St., attempted homicide with gun.  
\*Mar. 1: 7 p.m., 2500 block of Bayshore Blvd., burglary, attempted forcible entry.

Senior Bingo

12:30 p.m. Every Tuesday, at Visitacion Valley Senior Center, 66 Raymond Ave. Come Join the Fun!!

April 2002

	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

San Francisco City Meetings

Aging 1st Wed 9:30a; Airport 1st/3rd Tu 3p; Arts 1st Mon 3p; Education 2 nd/4th Tu 7p; Health 1st/3rd Tu 3p; Housing Auth. 2nd/4th Th 4p; Human Rights 1st/3rd Th 4:30p; Library 1st Tu 5:30p; Planning Th 1:30p; Police Wed 5:30p; Port 1st Tu 3rd Wed 4:30p; Public Utilities 2nd/4th Tu 2p; Rec & Park 3rd Th 2p; Social Services 4th Th 9a; Status Women 4th Th 4p; Supervisors Mon 2p.

Visitacion Valley Community Center  
Mondays: Senior Shopping 11:30 a.m.; Tuesdays: Senior Ceramics 9:30 a.m.-4 p.m.; Senior Bingo 12:30 p.m.; Thursdays: Sewing Class 9 a.m.-3 p.m.  
VVCC Regular Board Meeting is held on the 4th Thursday of each month at 5 p.m. (except for May 2002 when held on the 2nd Saturday).

San Francisco City Services

ABANDONED CARS.....	781-JUNK
ANIMAL CONTROL.....	554-6364
BUS SHELTER DAMAGE.....	882-4949
CITY TREES (trimming).....	695-2162
CRIME-STOPPERS (anonymous) 1-800-2GIVEINFO	
DOMESTIC/FAMILY VIOLENCE.....	864-4722
DPW.....(days) 695-2017; (nights/weekends) 895-2020	
EMERGENCY SERVICES.....	9-1-1
EMERGENCY SERVICES (cell phone).....	553-8090
GARBAGE SERVICE COMPLAINTS.....	255-3610
GRAFFITI CLEANUP (DPW).....	241-WASH
GRAFFITI SUSPECT INFO.....	553-1603
INGLESIDE STATION (Anonymous 333-3433).....	553-1603
LELAND AVENUE RESOURCE CENTER.....	585-2675
MAYOR'S OFFICE.....	554-7111
MAYOR'S NEIGHBORHOOD SERVICES.....	554-6110
NARCOTICS TIP LINE (anonymous).....	1-800-CRACKIT
PARKING AND TRAFFIC PROBLEMS (DPT).....	553-1200
POLICE (non-emergency).....	553-0123
POTHOLE REPAIR.....	695-2100
SAFE (neighborhood watch groups).....	673-SAFE
STREET LIGHTING CITY (out of order).....	554-0730
STREET LIGHTING PG&E (wood poles).....	693-3201
SUNNYSDALE RESOURCE CENTER.....	586-7572
TRAFFIC SIGNALS (out of order).....	550-2736
TRAFFIC ENGINEERING.....	554-2300
VVMS ANONYMOUS HOTLINE.....	281-8406

\*Mar. 2: 12:30 a.m., Santos St. & Velasco Ave., aggravated assault with bodily force.  
\*Mar. 2: 12:50 a.m., 1700 block of Sunnysdale Ave., burglary, hot prowl, attempted forcible entry.  
\*Mar. 5: 1 a.m., 1000 block of Girard St., burglary, unlawful entry.  
\*Mar. 7: 1:17 a.m., 100 block of Santos St., robbery, bodily force.  
\*Mar. 7: 4 p.m., 200 block of Peabody St., burglary of apartment house, unlawful entry.

Veterans Affairs Qs & As

Q: I read recently that the separated spouse of a veteran may be able to receive a portion of the veteran's VA disability compensation. Can I get part of my divorced husband's VA disability payment if the divorce decree says I am entitled to a portion of his income? We have no children.

A: No. Once your divorce was final, VA was no longer able to consider apportioning any of your former husband's disability compensation to you.

Q: I last served in Vietnam 1966 and was diagnosed with lung cancer in December 2001. Am I eligible for service-connected disability benefits based on exposure to Agent Orange?

A: Yes. The law recently changed, eliminating the previous requirement that respiratory cancer become evident within 30 years of a veteran's departure from Vietnam to qualify for the presumption for service connection based on exposure to herbicides.

Q: I received an honorable discharge from the Army after two years of service during the Korean War. I am now age 67. Do I need a medical examination to qualify for VA pension benefits?

A: No. Since you are over age 65 and a wartime veteran, you are presumed to be permanently and totally disabled for VA non-service-connected pension purposes. You must still meet certain income and net worth requirements, however.

Q: How long does a former prisoner of war have to be continually rated totally disabled in order for his surviving spouse to be eligible for Dependency and Indemnity Compensation (DIC) even if his death is not service-connected?

A: A former prisoner of war who dies after Sept. 30, 1999 needs to have been continually rated totally disabled for one year prior to death in order for his surviving spouse to qualify for DIC benefits.

IRS Warns of Eight Common Tax Scams

Each year, con artists take advantage of people by promoting and charging fees for a variety of illegal schemes. These scams range from promising special tax refunds to ways of "untaxing" yourself.

Don't fall victim to these tax scams. If something sounds too good to be true, it probably is. If people suspect something may be unscrupulous, they can report suspected tax fraud to the IRS at 1-800-829-0433.

This nationwide alert urges taxpayers to guard against these common illegal ploys: **No Taxes Being Withheld From Your Wages**

Illegal schemes are being promoted that instruct employers not to withhold federal income tax or employment taxes from wages paid to their employees. These schemes are based on an incorrect interpretation of tax law and have been refuted in court. If you have concerns about your employer and employment taxes, you can get help by calling the IRS at 1-800-829-1040.

**"I Don't Pay Taxes—Why Should You?"**

Con artists may talk about how they don't file or pay taxes and then charge people a fee to share their "secret." The real secret that these people don't reveal is that many of them actually do file and pay taxes — they just won't publicly admit it. Again, the IRS reminds people that failure to file or pay taxes is subject to civil and/or criminal tax penalties.

**African Americans Get Special Refund**

Thousands of African-Americans have been misled by people offering to file for tax credits or refunds related to reparations for slavery. There is no such provision in the tax law. Some unscrupulous promoters have encouraged clients to pay them to prepare a claim for this refund. But the claims are a waste of your money. Plus, those who file subsequent claims can be subject to a \$500 frivolous return penalty.

**Pay the Tax, Then Get the Prize**

The caller says you've won a prize and

**Sale of Driver's Licenses**

Responding to an increased number of reports about Web sites offering bogus international driver's licenses, AAA of Northern California issued a warning today to alert consumers that this practice is a fraud.

"We are alarmed by the continued unauthorized sale of these licenses on the Internet," said AAA spokesman Atle Erlingsson. "These web sites mislead consumers into thinking the international driving permits they purchase give them the legal right to drive in the United States, when in reality, they don't."

all you have to do to get it is pay the income tax due. Don't believe it. If you really won a prize, you may need to make an estimated tax payment to cover the taxes that will be due at the end of the year. But the payment goes to the IRS — not the caller. Whether you've won cash, a car, or a trip, the prize giver generally sends you and the IRS a Form 1099 showing the total prize value that should be reported on your tax return.

**Untax Yourself for \$49.95**

This one's as old as snake oil, but people continue to be taken in. And now it's on the Internet. The ads may say that paying taxes is "voluntary," but it is absolutely wrong. The U. S. courts have continuously rejected this and other similar arguments. Unfortunately, hundreds of people across the country have bought "untax packages" before finding out that following the advice contained in them can result in civil and/or criminal tax penalties being assessed. Numerous sellers of these bogus packages have been convicted on criminal tax charges.

**Social Security Tax Scheme**

Taxpayers shouldn't fall victim to a scam offering them refunds of the Social Security taxes they have paid during their lifetimes. The scam works by the victim paying a "paperwork" fee of \$100, plus a percentage of any refund received, to file a refund claim with the IRS. This hoax fleeces the victims for the up-front fee. The law does not allow such a refund of Social for Security taxes paid. The IRS processing centers are alert to this hoax and have been stopping the false claims.

**"I Can Get You a Big Refund...for a Fee!"**

Refund scheme operators may approach you wanting to "borrow" your Social Security Number or give you a phony W-2 so it appears that you qualify for a big refund. They may promise to split the refund with you, but the IRS catches

**on the Internet a Fraud**

International driving permits are intended only as a translation of a motorist's state driver's license when traveling outside the country. They cannot be used in lieu of a standard government-issued driver's license at home or abroad.

AAA and the National Automobile Club are the only two organizations authorized by the U.S. State Department to sell International Driving Permits.

According to AAA, many of the Internet sites charge up to \$300 per license. AAA and the NAC provide them for a fee of \$10.

most of these false refund claims before they go out. And when one does go out, the participant usually ends up paying back the refund along with stiff penalties and interest. Two lessons to remember: 1) Anyone who promises you a bigger refund without knowing your tax situation could be misleading you, and 2) Never sign a tax return without looking it over to make sure it's honest and correct.

**IRS "Agent" Come to Your House to Collect**

First, do not let anyone into your home unless they identify themselves to your satisfaction. IRS special agents, field auditors, and collection officers carry picture IDs and will normally try to contact you before they visit. If you think the person on your doorstep is an impostor, lock your door and call the local police. To report IRS impostors, call the Treasury Inspector General's Hotline at 1-800-366-4484.

Grapevine Want Ads

**VOLUNTEERS WANTED** for VVCC After School Program to tutor children ages 5-14 at one of our 11 sites in the Visitacion Valley area. Interested persons contact Dee Smith, VVCC After School coordinator (415) 585-2059.

**A LITTLE GOES A LONG WAY.** The John McLaren Child Development Center seeks in-kind donations for our newly-created lending library: children's books and magazines; small children's furniture, writing and/or art supplies, educational/cultural games or posters. Thank you in advance for your kindness and generosity! Please send all donations to John McLaren Child Development Center, 2055 Sunnysdale Ave., San Francisco, CA 94134. Call 469-4519 if you would like for us to pick-up any materials.

**BEEN THERE...DONE THAT!** The Visitacion Valley Jobs, Education and Training Program (across from the site of the recently demolished Geneva Towers) is accepting TANF and GA clients for "Welfare to Work—Job Readiness Training." Classes are conducted by sensitive community trainers from Visitacion Valley. Got issues? No problem! We'll solve them together as you reach for your own self-sufficiency. Feel comfortable while you're trying to sell yourself into today's labor market. Contact Ann or Mary at (415) 239-2866 or 239-2877.

**GRAPEVINE 15TH ANNIVERSARY ISSUE** featuring a 10-page history of Visitacion Valley is still available in limited amount. Contact the Grapevine at 467-9300. By mail, single copies are \$1 each. Send to: Visitacion Valley Grapevine, 50 Raymond Ave., San Francisco, CA 94134.

**GRAPEVINE DISPLAY ADVERTISING** now half off regular rates for a limited time. Full Page: \$75; 1/2 Page \$40; 1/4 Page \$22.50; 1/8 Page \$12.50; 1/12 Page \$7.50. Discount for three or more insertions. Call (415) 467-9300 for more details. **Want Ads:** 20 words for \$1. Extra line 50 cents. Ad and payment should be received by 20th of prior month at Visitacion Valley Grapevine, 50 Raymond Ave., San Francisco, CA 94134.

Visitacion Valley Business Directory

Valley business and organization free listings in the 415 area code. Call the Grapevine at (415) 467-9300.

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<b>INSURANCE</b> ROBERT LEHMAN, CLTC, CMFC, 333-0850 <b>KITCHEN CABINETS</b> LEE CHANG INTERNATIONAL, INC., 25 Leland Ave., 333-2730, fax 333-1706 <b>LAUNDRY/CLEANERS</b> BAY WASH, 44 Leland Ave. CITY WASH INTERNATIONAL, 83 Leland Ave., 333-9467 COIN WASH & ORY LAUNORY, 186 Leland Ave. FORTY-NINER CLEANERS (David Chan), 51 Leland Ave., 239-6418 LELANO AVENUE CLEANERS, 151 Leland Ave., 586-1412 VALLEY LAUNDRY, 90 Leland Ave. VISITACION VALLEY LAUNORY, 108 Leland Ave., 239-9030 <b>LEARNING</b> 3-N-1 LEARNING ACADEMY, 240 Leland Ave., 584-8555 VISITACION VALLEY COMMUNITY BEACON CENTER, 450 Raymond Ave., 452-4907 VISITACION VALLEY FAMILY SCHDOL, 325 Leland Ave., 585-9320 <b>LIBRARY</b> VISITACION VALLEY BRANCH, 45 Leland Ave., 239-5270 <b>LODGING</b> THRIFTLDDGE, 2011 Bayshore Blvd., 467-8811 <b>MANUFACTURER</b> NATIONWIDE PAPER, 345 Schwerin St., 586-9160 <b>MEDICAL</b> AMERICAN RED CROSS, BAY AREA CHAPTER, 1704 Sunnysdale Ave., 584-3620 HAWKINS VILLAGE MEDICAL CLINIC (Dept. of Public Health), 333 Schwenn St., Appointments 715-0310 OR. SAM HO, MD, 9 Sillman St. No. 4, 337-6135 NORTH EAST MEDICAL SERVICES, LELANO AVENUE, 82 Leland Ave., 391-9686 (ask for Leland Avenue clinic) PORTOLA FOOT & ANKLE CLINIC (Dr. Dwyang Patel) 2858 San Bruno Ave 467-7500 <b>NOTARY</b> RDYAL PACIFIC MORTGAGE & REALTY, 46 Leland Ave., 333-4900 <b>ORGANIZATIONS</b> ASIAN PACIFIC AMERICAN COMMUNITY CENTER, 2442 Bayshore Blvd., 587-2689 GENEVA TERRACE PRDPERTY OWNERS ASSOCIATION, 60 Burr Ave 584-2700 GIRLS AFTER SCHDOL ACADEMY, 2050 Sunnysdale Ave 333 Schwenn St. 584-4044	<b>JOHN KING SENIOR CENTER</b> , 590 Leland Ave., 239-6233 LELANO HOUSE, 141 Leland Ave., 405-2000 SENIOR CENTRAL DISTRICT 7, 66 Raymond Ave., 330-1789 VISITACION VALLEY SENIOR CENTER, 66 Raymond Ave., 467-4499 <b>PHARMACY</b> VISITACION VALLEY PHARMACY, 100 Leland Ave., 239-5811 <b>PHOTOGRAPHER</b> WALTER CORBIN PHOTOGRAPHY (freelance), 435 Sawyer St., 587-9471, fax 337-8620 <b>PLUMBING</b> MARK VOELKER PLUMBING, 99 Arleta Ave., 467-7401 <b>PDST OFFICE</b> VISITACION USPO, 68 Leland Ave., (800) 275-8777 <b>REAL ESTATE</b> CAMERON-JONES, INC. (Cathy Kline Saunders), 334-0800 <b>RESTAURANTS</b> CLIFF'S BAR-B-Q & SEAFOOD, 2177 Bayshore Blvd 330-0736, Fax 330-9813 G & L BAKERY & RESTAURANT, 198 Leland Ave., 239-6283 HONG YUN RESTAURANT, 73 Leland Ave., 469-5686 SUN FAI RESTAURANT, 30 Leland Ave., 587-2763 LUAN FAT BAKERY, 110 Leland Ave., 585-1167 SHIRAZ HOUSE, 2011 Bayshore Blvd., 467-0252 SHIREL'S SOUL FOOD, 107 Leland Ave., 239-5141 TWO JACK'S RESTAURANT (seafood and burgers), 167 Leland Ave., 337-0433 <b>SELF-DEVELOPMENT</b> DYNAMIC DEVELOPMENTS (Marjorie Ann Williams, CEO, Career and Self-Enhancements Specialist) 467-7608 <b>SERVICE PROVIDERS</b> THE VILLAGE, 333 Schwerin St., 239-5045 VISITACION VALLEY BILINGUAL EDUCATION, SUPPORTIVE SERVICES & TRAINING (VVBESST), 120 Leland Ave., 586-7347 VISITACION VALLEY COMMUNITY CENTER (VVCC), 50 Raymond Ave., 467-6400 VVCC CHILDREN'S PROGRAM, 161 Leland Ave., 586-6998, Fax 586-8027 VISITACION VALLEY JOBS, EDUCATION AND TRAINING (VVJET), 333 Schwerin St., 239-2866 <b>SHDE REPAIR</b> ARMANDO'S SHDE REPAIR (Armando Rosignuolo), 156A Leland Ave., 239-7216 <b>SIGNS</b> SMITH'S SIGNS, 153 Leland Ave., 333-2700 <b>TAVERN</b> THE CLUB HOUSE, 25 Blanken Ave. <b>VIDEO</b> SIN FUNG VIDEO, 144 Leland Ave., 586-1038
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## Report Gives Remedial Investigation Results at Former Schlage Lock Site



Chemicals used during the manufacturing process when Schlage Lock operated on Bayshore Boulevard between 1926 and 1999 were found to have contaminated some of the soil on the site.

A remedial investigation of the soil and groundwater at the Schlage Lock site on Bayshore Boulevard, has found both volatile organic compounds and metals as the primary contaminants, according to a detailed report recently issued by the California Department of Toxic Substances Control (DTSC).

According to the report, the purpose of the investigation of soil was to "define the extent and type of contamination in soil, and collect data to support a human health risk assessment and a soil feasibility study consistent with the planned redevelopment of the property."

The program was conducted over a period of eight years and included an analysis of more than 250 soil samples collected from about 100 borings throughout the 15 acre site.

From 1926 until 1999, the Schlage Lock site was used mainly as a hardware manufacturing facility which included plating and machining operations. Chemicals used during the manufacturing process included various metals and solvents that contained volatile organic compounds (VOCs).

Other results of the investigation found:

\*Contamination in the soil is limited to the top five to ten feet of surface soils.

\*VOC contamination in the soil is primarily concentrated in the southern portion of the site, south of Visitacion Avenue.

\*Metals – including cadmium and chromium – have been detected in the soil at levels above residential (but not commercial) screening criteria beneath buildings that used to house metal

plating operations. Cadmium tends to accumulate in the body over time, with long-term ingestion associated with heart and kidney diseases, bone disease, and impaired immune function. Chromium is known to be toxic at certain levels, and in some forms is listed as a cancer-causing agent under Proposition 65

\*Arsenic, and occasionally other metals, has been detected at low levels throughout the site with no identifiable source except for historical fill material. Arsenic can also be toxic to humans and animals if eaten or inhaled.

Groundwater beneath the Schlage Lock property is being investigated jointly with that of the adjacent Sunquest property across the border in Brisbane to define the nature and extent of contamination. The Sunquest site was used by Southern Pacific as a railyard from 1914 to 1960.

Over the past 10 years, more than 90 groundwater monitoring wells were installed, with groundwater samples collected and analyzed regularly. Sample results show that groundwater is contaminated with VOCs, with the highest concentration also south of Visitacion Avenue.

Sunquest installed and has operated a groundwater pump and treatment system to address VOC-impacted groundwater under both properties.

Schlage Lock was acquired by Ingersoll-Rand Company in 1974, a portion of the former Schlage-Lock facility was sold to Pacific Lithograph in 1980. Pacific Lithograph operated there until 1993, after which the property was repurchased by Ingersoll-Rand.

Department of Toxic Substances Control

## Americans Want Senate To Pass Flag Amendment

A new national poll released today indicates that American adults overwhelmingly favor passage of a constitutional amendment allowing Congress to enact laws to protect the American flag from desecration. The national survey queried 800 Americans over age eighteen and was conducted by Market Strategies, Inc., a Michigan-based public opinion research organization. Seventy-five percent of adults say they favor such an amendment, with 76 percent indicating that it is important that the Senate take up the issue during its current session. Forty-three percent of those interviewed had already heard of prior Congressional debates regarding the flag amendment, which have so far not resulted in passage.

"This is an area of American public opinion where near consensus exists," says Jeff Hayes, Ph.D., a Market Strategies Study Director. "Support for a flag amendment has remained consistent for the past decade, and our most recent research reveals that majority support persists even after respondents consider the main arguments used by opponents of the amendment." After being exposed to opposition claims, a majority of respondents reject each of them. Sixty-six percent do not think an amendment would limit free speech; 53 percent do not think it is an inconsequential reason to change the Constitution; 55 percent do not think the infrequency of actual flag burnings is a reason to reject a flag amendment; and 90 percent think the American flag is a unique symbol deserving special status.

"It is time for the Senate to act, and we hope Americans will call on their Senators to pass SJR 7 now," remarks Patrick H. Brady, Chairman of The Citizens Flag Alliance, Inc. Brady continues: "The House of Representatives has already passed the amendment. We are waiting for a small number of Senators to listen to the resounding voice of their constituents." According to the survey, half of all adult respondents say that the flag issue by itself would be likely to lead them to vote against a senator who opposed the amendment.

In other findings, 49 percent said they value the flag more following the terrorist attacks of September 11th. This shift is most pronounced among younger Americans, with fully 65 percent of 18-24 year olds reporting that they value the flag more. Eighty percent of this age cohort favors passage of a flag amendment, making them the second most supportive age group. Only respondents sixty-five and older favor the amendment in higher proportions (i.e., 85 percent).

Market Strategies conducted the survey of 800 American adults on Feb. 12-14, 2002 on behalf of The Citizens Flag Alliance using a random-digit-dial sampling methodology. The margin of error for the study is  $\pm$  3.5 percent. Market Strategies, Inc. is a Michigan-based public opinion research firm that conducts quantitative and qualitative research for a variety of corporations, industry associations and political clients.

## Saturdays are Special At Randall Museum

The Randall Museum offers drop-in, hands-on art and science workshops every Saturday from 1 to 4 p.m. at 199 Museum Way (off Roosevelt, above the Castro). All ages are welcome; under 8 must be accompanied by an adult. Museum admission is free with \$3 per person workshop fee. Call 554-9600 for further information.

\*Apr. 6: Animal Puppets - Make your own animal puppet out of recycled materials.

\*Apr. 13: Shadow Puppets - Create an animal shadow puppet and play with its shadow.

\*Apr. 20: Miniature Books - Construct a miniature folded book and decorate it with stamps, pictures, colors and stories.

\*Apr. 27: Clay Birds - Use clay, buttons and feathers to create your own bird.

Other regular Saturday activities include:

\*Golden Gate Model Railroad Exhibit from 11 a.m. to 4 p.m.

\*Meet the Animals from 11:15 a.m. to 12 noon.

\*Animal Feeding at 12 noon.

## DMV Queuing System Reduces Wait Times

The California State Department of Motor Vehicles (DMV) is continuing to install some 33 state-of-the-art queuing systems in large and medium-sized field offices over the next few months to make the licensing and registration process more efficient and customer-friendly.

It's called the DMV-Q system, and has actually been in some offices for almost five years. Very much like the better-known line-management system in place at Disneyland called "fast pass," DMV-Q allows field office staff to prioritize transactions and make sure the right people are helping customers with their problems more efficiently and effectively.

The Oakland DMV field office is the latest one in Northern California to have DMV-Q installed this year. It's been on-line for a few days now, and so far it's performing flawlessly.

"In terms of how we do business and serve our customers, DMV-Q really is a wonderful tool," said Steven Gourley, the Director of the DMV. "Our managers are convinced this innovation has and will have a more direct and immediately positive impact on our customers than almost anything else we can implement in the immediate future."

"First of all, anyone who comes into an office with DMV-Q checks in at a window, gets a ticket, and gets to sit down. There's a lot less standing in line. The customer service associate simply keys in the kind of transaction the customer needs, and the computer sorts and prioritizes the transaction – sending the customer to the right window to get their business taken care of. In the meantime, folks can relax and read a book or magazine and wait for their number to be called. In offices with the system, wait times have been reduced, and customers are very satisfied. And they tell us they're satisfied; we've had a large number of favorable comments in writing telling us how much they like it."

The DMV-Q system was developed

by the Q-Matic Corporation of Sweden, one of the world leaders in this type of queue-management technology. It is now being used by 32 state motor vehicle departments nationwide.

"The new system allows us to better utilize staff resources to provide better service to customers," said Maria Contreras-Sweet, Secretary of the Business, Transportation and Housing Agency, which oversees the DMV. "We are dedicated to serving the public as best we can by using truly useful technology such as DMV-Q," she said.

In coming months, the DMV is planning to add an Internet component as well, which will allow customers to check wait-times of individual offices on their home computers. Because the system is PC-based, it allows regional and state supervisors to monitor service in each local office that has the DMV-Q system.

"Historically, field offices with the queuing system have experienced shorter wait-times," said Gourley. "And while reducing wait-times is a huge part of what we're trying to accomplish, we're also looking to make each office more accountable. Each manager will be able to monitor how long transactions take and be better able to react quickly to peak service periods. That's because the system provides an automated warning when wait-times exceed a certain threshold."

"And there's another way to make your next trip to a field office even faster: Make an appointment! It's really easy! You can make your appointment over the phone – even after 5 p.m. – by just following some simple instructions, or you can log-on at home and do it that way too. Appointments combined with the DMV-Q system really do translate into some big changes in how the DMV is doing business in our great state."

"Like I say, if it's good for our customers, it's good for the DMV."

## Valley Planning Alliance to Hold April Meeting

Visitacion Valley Planning Alliance (VVPA) will hold its next regular monthly meeting on Saturday, Apr. 13, from 10 to 11:30 a.m. at the Visitacion Valley Community Center, 50 Raymond Ave. Recent topics of discussion have included:

\*Visitacion Valley Branch Library at 45 Leland Ave. measures about 2500 square feet. In the last five years, circulation of books has increased 167 percent, according to Dede Puma, Branch librarian. VVPA expressed interest in finding a new site at least 10,000 square feet, comparable to other areas that have similar demographics. Puma noted that in the library is currently circulating 90,000 items per year, as compared to 20,000 in 1990, with usage of library is increasing about 6 percent a month.

\*An *Asthma Task Force* has a number of subcommittees looking at different surveys to see what is needed in the city to prevent asthma. Community members can get free asthma treatments Mondays and Thursdays from 4 to 7:30 p.m. from an acupuncture clinic at 333 Schwerin St..

\*Visitacion Valley Glenway partnered

with a neighborhood pre-school to start the *Green Rangers*, a children's learning group.

\**Habitat for Humanity* will begin construction on a house at 448 Campbell Ave. in April. John Smith from *Habitat for Humanity* explained the non profit organization builds houses for people who live in substandard housing or can't afford to pay rent. Homeowners commit to contributing 200-500 hours in "sweat equity," taking part in building their new home along with *Habitat*.

\*A proposal to place a *wind sculpture* in front of in front of the old Schlage Lock office building at Blanked Avenue and Bayshore Boulevard met with some resistance when a model of the sculpture – deemed unsightly to some – was displayed at a recent Valley meeting. A related plan would also see Blanked Avenue altered to meet Bayshore Boulevard at a 90 degree angle, creating a small plaza in front of the building.

\*VVPA now has an informative website which can be accessed at: [www.visvalley.org](http://www.visvalley.org).

## Steel Construction Not Affected by Steel Tariffs

CHICAGO - Contrary to some media reports, President Bush's proposed tariffs of up to 30 percent on steel imports will not affect the commercial building market. While the action may indeed result in higher prices on such products as cars and appliances, the hefty tariffs do not apply to structural steel, steel deck or steel joist.

"President Bush's recommendations should have no affect on the price or availability of structural steel in the United States," stated H. Louis Gurthel, president of the American Institute of Steel Construction, Inc.

Bush's report to Congress does not recommend or impose tariffs on the products that are used in the construction of steel-framed buildings-such as wide flange members (sometimes referred to as I-beams), angles and channels. In addition, the tariffs don't apply to steel decking products, which are used as part of a floor or roof system, or for steel joists, which are used to support floors and roofs. As a result, the imposed tariffs will have no impact on the steel construction market. However, the tariff situation may affect concrete construction prices, since Bush recommended a 15 percent tariff on reinforcing bar-a key ingredient in concrete construction.

Currently, the mill price of structural

steel is approximately the same as it was 30 years ago-but with two important differences. Today's steel is nearly 40 percent stronger. And, all domestically produced beams and columns are manufactured almost exclusively from recycled material.

Steel availability is currently at excellent levels with an even rosier future ahead with the anticipated start-up of another major domestic steel mill. Steel Dynamics Inc. reported that they anticipate shipping beams and columns beginning in May, joining the strong production of Nucor-Yamato Steel and TXI-Chaparral.

AISC, headquartered in Chicago, is a not-for-profit technical institute and trade association established in 1921 to serve the structural steel design community and construction industry in the United States. AISC's mission is to make structural steel the material of choice by being the leader in structural-steel-related technical and market-building activities, including: specification and code development, research, education, technical assistance, quality certification, standardization, and market development. AISC has a long tradition of more than 80 years of service to the steel construction industry providing timely and reliable information.

## FHA Mortgage Insurance Program Strong

WASHINGTON - An actuarial report issued Feb. 20 by the accounting firm of Deloitte & Touche says the Federal Housing Administration's Mutual Mortgage Fund, that helps low- and moderate-income families become homeowners, is in its strongest financial condition since at least 1989, when the first annual independent actuarial study of the MMI Fund was conducted. The Fund's capital adequacy ratio is 3.75 percent, well above the Congressionally mandated minimum of 2.0 percent.

FHA mortgage insurance encourages mortgage companies to make loans borrowers who might not otherwise be able to meet conventional underwriting requirements, by protecting the mortgage company against loan default.

"Homeownership in America continues to set records," said Housing and Urban Development Secretary Mel Martinez. "FHA is the federal government's largest program to promote homeownership, and this report shows that we can continue helping thousands of families to realize the American dream."

Martinez noted that the capital ratio increased even though the economy has been in a recession. "Housing has been the strongest sector of the economy, and has helped to moderate the economic problems of the last year," he said. He cautioned, however, that FHA claims typically are highest in the early stages of an economic recovery.

The Deloitte & Touche study also reported that the economic value of the MMI Fund rose to \$18.5 billion, an increase of \$1.5 billion from fiscal year 2000. The economic value of the fund is

defined as the sum of existing capital plus the present value of current insurance in force.

"This new study shows that FHA is working for America's families," Martinez said. "Very few programs can say they help millions of families realize the American dream without costing taxpayers a penny."

FHA does not make mortgage loans directly, but rather insures loans made by private lenders to homebuyers. The program is sustained entirely by borrower premiums. Since 1934 it has enabled almost 30 million American families who would otherwise be locked out of the mortgage market and homeownership to qualify for mortgages.

FHA now insures more than 6.6 million single-family mortgage loans with a total value of \$499 billion. When homeowners fail to make payments on mortgages insured by FHA, the agency first tries to help them stay in their homes through foreclosure avoidance. If this is not successful, the lender forecloses on a home and conveys it to FHA in exchange for FHA payment of the outstanding mortgage balance. FHA then puts the home up for sale.

FHA-insured loans also benefit homebuyers in these ways:

\*FHA downpayments of three percent are lower than the minimum that many lenders require for non-FHA mortgages. Higher downpayments are a major roadblock to homeownership.

\*FHA's requirement for homebuyer credit ratings are more flexible than those set by many lenders for non-FHA borrowers.